

AMENDED
SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$420.00	
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other:	\$423.00 \$77.00 \$35.00	
3. Home maintenance (repairs and upkeep)	\$150.00	
4. Food	\$650.00	
5. Clothing	\$125.00	
6. Laundry and dry cleaning	\$8.00	
7. Medical and dental expenses	\$75.00	
8. Transportation (not including car payments)	\$70.00	
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$0.00	
10. Charitable contributions	\$25.00	
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:		
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:		
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:		
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: See attached personal expenses 17.b. Other:	\$608.00	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$2,666.00	
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.		
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)		\$2,854.00 \$2,666.00 \$188.00

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISIONIN RE: **Raymond Scarbo**CASE NO **13-15105JKF13**CHAPTER **13****AMENDED**
EXHIBIT TO SCHEDULE J**Itemized Personal Expenses**

Expense	Amount
Accounting Fees	\$10.00
Cable/Sattelite TV	\$78.00
Internet Services	\$40.00
Cell Phones	\$170.00
Child Tuition & School Expenses	\$100.00
SEPTA Monthly Pass/Tokens	\$63.00
Tools & Work Clothes	\$30.00
Child Activities & Support	\$50.00
Newspapers, Periodicals, Books	\$32.00
Personal Care Products & Services	\$35.00
Total >	\$608.00